

1912 MOST PROSPEROUS YEAR BANKS HAVE HAD

Treasury Figures Show Increase of \$1,355,000,000 Over Last Year's Assets.

GAIN IN CAPITAL TOO

Total Deposits in All Institutions Tabulated Amounts to \$6,496,192,707.

WASHINGTON, Dec. 14.—Pointing out that this has been the most prosperous year in the history of the banks of this country, the annual report of Lawrence O. Murray, Comptroller of the Currency, made public to-day, showed the assets of 25,195 banks whose condition has been tabulated as \$2,500,000,000, or an increase of \$1,355,000,000 over last year. The capital of these financial institutions amounts to approximately \$2,010,000,000, an increase of \$500,000,000.

Exports from the United States in the first ten months of this year aggregated \$1,870,000,000 and imports \$1,511,000,000, resulting in a favorable balance of \$359,000,000.

There are in actual operation 7,392 national banks, representing a paid in capital of \$1,046,012,580.

The total of deposits in all banks, the report states, is \$6,496,192,707.

"Business in general has shared this prosperity," says the Comptroller, "as is evidenced by the returns from the national and other banks of the country. Reports depicting in detail the items of assets and liabilities of 25,195 banks have been tabulated, showing aggregate assets of approximately \$2,500,000,000.

The financial institutions' capital amounts to approximately \$2,010,000,000 and the liabilities to depositors over \$17,000,000,000. Compared with 1911 the current returns show increase in capital of \$58,400,000; in deposits of \$1,117,000,000 and in aggregate assets of \$1,355,000,000.

"About 60 per cent. of the banks' loanable funds is represented by loans and discounts, which aggregate \$4,061,000,345. Nearly 17 per cent., or \$1,850,384,138, is invested in United States and other bonds and securities, about 7 per cent. of the amount being investments in United States bonds, of which \$2,185,529 are on deposit with the Treasurer of the United States to secure national bank circulation; \$46,228,400 to secure public deposits and \$7,804,070 held in bank unpledged.

"By reference to the abstracts of the returns from national banks made since September 1, 1911, a steady increase is shown in the volume of loans and discounts, while the amount of securities deposited on account of Government deposits increased only from \$4,978,000 to \$46,228,400. There was a material increase in bonds other than Government's deposited as security for public deposits, as the rise was from \$2,993,799 to \$2,470,536.

Investments in bonds and other securities excluding United States bonds, standing at \$1,622,249,236 in December last, increased but slightly until June 1, 1912, when the amount reported was \$1,077,783,000, but by September 4 investments of this character had decreased to \$1,072,406,088. Immediately available cash means—that is, lawful money, bank notes, exchanges for clearing house, checks and other cash items—fluctuated but slightly, as it appears that the amount in circulation on December 5, 1911, was \$1,210,790,830, and on February 5, 1912, \$1,270,087,634, or an increase of \$59,296,804. By April 18 these items had declined to \$1,266,780,820, or by \$3,306,814; on June 14 had risen to \$1,291,358,223, or an increase of \$24,577,403, and by September 4 had again declined to \$1,281,203,469, or by \$10,154,754.

The total amount of assets increased from \$1,043,427,199 on December 5, 1911, to \$1,082,427,983 on February 20, 1912, but declined to \$1,072,449,226 on April 18, 1912, and to \$1,072,406,088 on September 4, 1912, the increase being mainly due to the deposit of postal savings funds.

The report notes that the national banks and the commercial banks are competing to a certain extent with the savings banks for savings accounts, though there is no segregation of these accounts from others, which will show the extent of the increase in deposits of this character. Such figures are available in detail for the savings deposits in national banks on December 5, 1911, to \$748,247,184 on September 4, 1912, to \$748,247,184 on September 4, 1912, the national banks increased their investments in bonds and other securities from \$1,722,490,880 to \$1,853,825,171, the increase being \$131,334,291. Seventy-five per cent. of this increase was effected between June and December, 1911, and the bulk of the increase took place in the banks outside of the reserve cities.

The gross earnings of the banks in the year ended June 30, 1912, were \$45,043,250, or 5.84 per cent. on loans and investments. The capital on which dividends were paid during the year ended June 30, 1912, was \$1,031,383,425; the surplus, \$704,316,706,70, and the gross earnings were \$450,432,500. The charges against gross earnings were losses and premiums aggregating \$42,250,130, or 5.39 per cent., and expenses of \$258,790,516, or 37.49 per cent.

Savings deposits in all banks of the country in June aggregated \$6,750,000,000, or nearly 40 per cent. of all individual deposits held by the banks. Savings deposits now amount to \$4,451,818,522, with 10,010,304 depositors at an average deposit of \$444.72 and an average per capita in the United States of \$46.33. The increase in aggregate deposits in savings banks since the fiscal year ended June 30, 1908, has been over \$700,000,000, and the number of depositors has increased by 1,804,450.

STATE BANKS PROSPER.

Superintendent Van Tassel Reports All Institutions Sound.

Not since 1903 have the banks of this State been in such a prosperous condition as they are now, according to Supt. Van Tassel of the State Banking Department.

Mr. Van Tassel said this after he conferred yesterday with the bank examiners in his department, who came here to make an examination of one of the largest banks, all of which are ex-

amined simultaneously. To do this the examiners from the eastern, central and western divisions had to be called in.

Before these men went to work Supt. Van Tassel asked them what the outlook appeared to be in their districts.

"I asked them to let me know of any banks which might be the least bit shaky," said the Superintendent.

"After the reports made by these men I cannot find a single cloud on the horizon. In the whole State I heard of only one or two banks which need attention. These are not at all shaky, but their prosperity is not so marked as all the other banks."

The Superintendent said that the country banks are showing a great increase in deposits. He said that this was because the farmers have realized on the crops and have deposited the money to carry them through the winter.

In the larger interior cities, such as Buffalo, Syracuse, Albany and Schenectady, he found that there has been a decrease in deposits.

"There are such great bargains in bonds," he said, "that those whose money would normally be in the banks have withdrawn their money to invest in bonds. There are plenty of good bonds selling cheap now, and persons with money are buying them."

"Money is easy. Yesterday money was at 4 per cent., which looks pretty good for the general prosperity of the country. The panic has come and gone, and the small investor and the large investor have recovered from the effects of it."

"Not since 1903 have the banks been so healthy. All the State banks have recovered from the punishment they got during the panic, and which they so little deserved, and everything is rosy for the future."

Mr. Van Tassel said that as far as New York City is concerned the apparent losses in both deposits and loans are probably due to the liquidation which has been going on in the speculative markets.

"Prosperity in New York is a peculiar thing," he said, "and New York can be prosperous when hardly any other part of the country is. A big crop in Florida and New York where it won't effect any other city or State outside of itself. Plenty of apples in the State of Washington will affect conditions in New York. The banks in the metropolitan district are all in good healthy condition now, and I should judge that they are going to stay that way for a long time."

Supt. Van Tassel explained that the bank which was examined yesterday—the name of it is withheld at his request—is in good condition.

Last night Supt. Van Tassel was the guest of honor at a dinner at Fraunce's Tavern, given to him by his staff of examiners. Chief Examiner A. T. Campbell was toastmaster. Among the outside guests were National Bank Examiner Edwin F. Rorebeck of New York City and National Bank Examiner Frank L. Norris of Philadelphia.

PORTRAITS OF AMERICAN STATESMEN TO BE SOLD

Collection of Colonel Van der Weyer to Be Disposed of in London.

Special Cable Despatch to THE SUN.

LONDON, Dec. 14.—An unusual number of portraits of American statesmen will be sold at auction next Wednesday when the collection of Col. Van der Weyer will be disposed of.

The pictures to be sold were collected by the maternal grandfather of Col. Van der Weyer, who was Joshua Bates of Boston, a partner in the firm of Baring Bros. The collection includes Mason Chamberlain's portrait of Benjamin Franklin, painted in 1782 during the American statesman's first mission to England. It is a nearly full-length picture, representing Franklin in a sitting posture engaged in experiments with electric bells, which hang in the room. Through an open window lightning is seen in the distance rending a building asunder.

This portrait was given by Benjamin Franklin to his son, George Franklin, and it afterward descended to his granddaughter, Mrs. Hanbury. Later on it came into the possession of Mr. Bates, who had a copy painted by Leslie, which he presented to Harvard University.

There is also a Gilbert Stuart portrait of George Washington, but there is no history of the picture to indicate whether it is the original or a copy. Other portraits in the collection are J. Jay's "Daniel Webster," C. S. Newton's "Benjamin West," E. Edlin's "G. M. Dallas," "Gambardella," "Edward Everett" and pictures of J. L. Motley, Abbott Lawrence, Martin Van Buren and Louis McLane by unidentified painters.

Col. Van der Weyer told THE SUN correspondent to-day that aside from the Franklin picture he had no documents or any of the portraits. The pictures hung on the walls of Mr. Bates's town mansion in Arlington street which Col. Van der Weyer inherited through his mother. Without identifying the plates the Colonel, with the assistance of the librarian of the Inner Temple library, was able to identify the pictures through reproductions in American magazines.

HALE HAMILTON WEDS AGAIN.

Marries Maude Tannehill a Month After Getting Divorce.

Hale Rice Hamilton, an actor, married Miss Maude Myrtle Tannehill of 223 Riverside Drive, an actress, yesterday. The ceremony was performed by Magistrate Barlow at the Magistrate's home, 10 Lexington avenue. Pains were taken to keep the marriage a secret.

An automobile with Hamilton, Miss Tannehill and her mother and her two sisters went first to the City Hall, where Hamilton and Miss Tannehill got a license. Then the party went on to the Magistrate's house. They asked him and City Clerk Scully to keep their marriage a secret.

Hamilton was first married in 1901 to Minnie Dorothy Pepper of St. Louis, known on the stage as Jane Oaker. The two met when they were both playing in James K. Hackett's company. Hamilton and his first wife were divorced in St. Louis on November 14.

Hamilton made a success in "Get Rich Quick Wallingford." Miss Tannehill was playing in "Broadway Jones" at Cohan's Theatre.

Mr. and Mrs. Hamilton will start on Tuesday for Europe.

FIRST POLICEMAN TALKS TO REFORMERS

Mrs. Wells of Los Angeles Tells the City Club About Her Field of Work.

MRS. GOODWIN THERE TOO

Calls Social Evil the Greatest Problem and Discusses Remedy.

With Policewoman Alice Stephens Wells of Los Angeles and acting Detective Sergeant Isabella Goodwin of New York at the speakers' table, perfect order was maintained yesterday at the City Club's first Sunday luncheon of the season.

The subject discussed was "Women on the Police Force," and Mrs. Wells was therefore a most appropriate guest of honor. Mrs. Goodwin had also been asked to speak, but Commissioner Waldo refused his permission.

Either the Los Angeles police department has nothing to fear from publicity or else it feels safe with Mrs. Wells. At any rate she has six months leave of absence, with freedom to talk all she likes. She has been on the force since September, 1910, and is the first regularly appointed policewoman in this country.

She explained that the woman police officer movement cannot have its full efficiency in any city unless it exists in other cities, and her leave of absence is being used to extend the idea as widely as possible.

"If a woman arrives in a strange city," said Mrs. Wells, "she may suffer inconvenience or insult or worse because she has the woman's instinctive hesitation about applying to policemen for protection. But if policewomen were to be found in all cities they would constitute a perpetual safeguard for other women."

Mrs. Wells said that the work of policewomen in Los Angeles (she now has two assistants chiefly among other women and the children of the woman police officer) does not differ from the man's, for she does work that he cannot do, such, for instance as getting evidence about children at the picture shows.

Discussing police work Mrs. Wells said:

"The policewoman does a great deal of preventive work, and that is an element which is creating more and more into all our social activities. The greatest battle to be fought to-day is the battle against the social evil."

"We know now that it is not a personal question and not entirely a moral question. Respectable people used to go home with the comfortable idea that the social evil was securely shielded in some quarters of the community and that it would stay there."

"But it never has stayed there. It has penetrated all sorts of places, and the physical consequences have fallen upon the innocent as well as upon the guilty, so that to-day there are more good, blameless women suffering from the effects of the social evil than all the women in the underworld put together."

"One of the greatest of the contributing factors to this is the fact that we are young people. In Los Angeles I failed on the best women of the city to join me and we arranged a campaign of these weeks, in which there should be several talks a day given where they would do the most good. We didn't announce these talks and ask people to come to them. We went to the people. Physicians went to the factories and talked during the noon hour. A judge who knew well the conditions because he sits on the insanity board talked to groups of housewives. The interest was so great that we had to make our campaign four weeks instead of three."

"The police department of a city is the least understood by the people of any department of public service. It is the hardest thing for the police to get respectable people to go to court with witnesses, and therefore it is impossible to get cases through the courts. Until the public is ready to help enforce the law the police cannot get full value from the police department."

And then she had some good things to say of the policeman as a citizen and as a human being.

Coming naturally within Mrs. Wells's special domain are the dance halls, skating rinks, picture shows, tennis arcades, amusement parks and similar places. In Los Angeles young people under 18 years are not admitted to dance halls and none under 16 are admitted to picture shows.

Asked where the girls from 15 to 18 spend their evenings, Mrs. Wells said there is a social center in charge of a capable woman where many of the young folks go. She advised the establishment of these more of these so that they can be reached without taking girls so far from their own homes.

Mrs. Wells wore her summer uniform of "doris" gray, with a contrasting darker shade on the left breast. She said, however, that most of her work was done in "plain clothes."

GETS CONGRESS SEAT BY ERROR.

His Opponent's Plurality Thrown Out Through Telegraph Mistake.

DETROIT, Dec. 14.—The blunder of a telegraph operator in taking a message from Secretary Hoffman of the Progressive State central committee, in which the name of William J. MacDonald was given as "Sheldon William J. MacDonald," has resulted in H. Olin Young again taking his seat in Congress. When MacDonald's plurality of 458 votes in Ontonagon county was thrown out Young got a majority of 215 votes.

The telegram as written and sent from Detroit reads as follows: "Congressman Twelfth district should be spelled 'William J. MacDonald,' and it was received correctly at all the county election boards with the exception of Ontonagon, which read: 'Congressman Twelfth district should be Sheldon William J. MacDonald.'"

Secretary Hoffman had previously sent out messages certifying the name of Mr. MacDonald, but had spelled it "McDonald," and it was to correct this spelling that the later telegrams were despatched.

NO WICKERSHAM INQUIRY.

His Stopping Arrest of Standard Oil Man in Texas Is Approved.

WASHINGTON, Dec. 14.—The proposed Congressional investigation of Attorney General Wickersham's action in stopping the arrest of John D. Archbold and other Standard Oil officers under indictment in Texas will be dropped.

Representative Garner of Texas, who has been keeping tabs on the Department of Justice in its handling of the Texas warrants, announced to-day that no action will be taken against Wickersham.

"Without disclosing the Government's future action, I am satisfied that the Department intends pushing the cases vigorously," said Garner.

"The Texas Grand Jury will convene on January 4 to hear additional evidence in the Waters-Pierce litigation. District Attorney Atwell of Texas says he is thoroughly satisfied with the action of Attorney-General and nothing will be done in Congress to embarrass the proceedings there."

Store is easily and quickly reached from anywhere because convenient now to everywhere.

Women's Silk Stockings

Superb showing of pure Silk Stockings of flawless excellence in a full line of colors. Soles of cotton or all silk, as preferred. Pair, 79c., \$1.10, \$1.50, \$1.98, \$2.00 and \$2.98.

Women's Silk Stockings, with simple delicate silk embroidery; others richly embroidered. Pair 79c to \$3.48. Women's Open Work Silk Stockings, with lace ankles. Pair \$1.39. Women's Silk Stockings, showing fine lace insertion. Pair \$2.98.

Main Floor, Centre.

Exquisite Specimens of Magnificent Diamond Jewelry

Here are examples of what the jeweler is capable of in the way of artistic work. There are brooches, rings, lavalieres, pendants, bar-pins, and, in fact, the whole range of fashionable jewelry, sparkling with fine diamonds, and other rich specimens that will for Christmas grace the person of somebody's Wife, Mother, Sister or Fiancee.

We picture herewith a distinctly handsome PIN, studded with diamonds, weighing together 5 1/2 carats, set in platinum, at the very moderate price

\$610.00

LARGE FANCY BOWKNOT OF FINEST DIAMONDS, set in platinum, stones weighing 4 1/2 carats, a truly beautiful brooch. Special value

\$525.00

CHOICE PLATINUM BROOCH, fancy knife edge scroll and leaf design, set with very fine diamonds, weighing 2 1/2 carats. Special value

\$210.00

IN RINGS WE OFFER A LARGE OVAL CLUSTER, containing four fine diamonds, weighing 2 1/2 carats. Much below actual value, at

\$225.00

SINGLE STONE DIAMOND RINGS, set with fine quality 1 carat diamond in tooth setting for men, or Tiffany style for women. Special price.

\$170.00

SMALLER STONE RINGS in proportion for men or women, plain or fancy mountings; also some attractive dinner rings and fancy design rings.

\$45.00 to \$265.00

De Luxe Books in Sets

These books are richly bound in Turkey morocco and beautifully printed on India paper. They will make ideal Christmas gifts. Hundreds of other Christmas suggestions in our book store.

DICKENS' WORKS, 17 volumes, with 68 copper etched illustrations, \$25.50. THACKERAY'S WORKS, 14 volumes, with 56 copper etched illustrations, \$21.00. SCOTT'S WORKS, 25 volumes, with 100 photogravure illustrations, \$37.50. POE'S WORKS, 3 volumes, with 5 copper etched illustrations, \$4.50.

ALFRED, 6 Vols. Binding. Sub. Price. Our Price. BALZAC, 10 1/2 leather \$35.00 \$6.75. ELIOT, 8 1/2 leather \$30.00 \$7.50. IRVING, 10 1/2 leather \$45.00 \$10.25. KIPLING, 10 1/2 leather \$45.00 \$6.50. DICKENS, 20 1/2 leather \$60.00 \$18.75. EMERSON, 6 1/2 leather \$25.00 \$5.50. HUGO, 10 1/2 leather \$45.00 \$9.75. SCOTT, 25 1/2 leather \$100.00 \$21.00. SHAKESPEARE, 20 1/2 leather \$60.00 \$16.20. THACKERAY, 15 1/2 leather \$50.00 \$12.98. TWAIN, MARK, 25 Cloth \$25.00 \$19.88. WILDE, OSCAR, 15 Buck \$45.00 \$15.00.

Novelties in Handbags

Paris, ever prolific in novelties, Vienna, London and Berlin, send us the latest novelties of the hour in handbags, purses and vanity cases.

The popular bags from across seas at present include: Princess Handbags, with watch safely embedded in the interior, but easily consulted. \$4.95 to \$15. Bags Orientale, precise copy of a Paquin model, impressive Egyptian designs. \$2.25 to \$6.50. Beaded Bags from Vienna, brilliant color effects, fancy fumes and chain handles. \$1.50 to \$25.00. Saddle Purses, a present Paris fad, very distinctive and unusual; splendid values. \$2.50 to \$12. Overnight Bags, fitted with electric contrivance to flash light. Robespierre, Panmier, and other creations are here in infinite variety at \$1.50 to \$42.50.

Men's and Women's Kid Gloves for Gifts

For Men: Fowles', Dents', Meyers' and other makers of acknowledged merit, lined and unlined, pair 89c to \$4.98. For Women: Fine 16 button length French glaze kid mousquetaires \$1.75 to \$2.98.

Brilliant Gifts in China Store

Venus de Milo, \$44.00. Carrara Marble, \$44.00.

Genuine Imported Bronzes \$1 to \$50.00. Hand Carved Japanese Ivories \$1 to \$25.00. Fine Marble Statuary in a price range from \$3 to \$99.00. Brass Jewel Cases \$1 to \$4.98.

Cut Glass Pieces, 98c., \$1.98, \$2.98, \$3.98, \$4.98 and to \$56.00. Dinner Sets, \$6.98, \$8.98, \$9.98, \$14.98 up to \$150.00. Limoges Plates, 15c. each to \$42.00 a dozen.

Imported Miniatures and Curios—a very attractive showing. All in full assortment, at moderate prices.

ITALIAN MARBLE BUSTS, artistic, 16 to 18 in. high, sculptured from a solid block of marble; regular \$15.00 to \$18.00; our price \$10.50.

ALL CARS TRANSFER TO Bloomingdale's

Lexington to 3d Avenue 59th to 60th Street

A Storeful of Superior Gifts

For forty years Bloomingdale's have been perfecting their stocks and store service. For forty years we have been doing business on the Golden Rule basis.

These are two potent facts for you to remember now when Christmas gift-buying is uppermost in your mind.

Come to Bloomingdale's—a storeful of dependable merchandise selected by experts in every corner of the world.

Come to Bloomingdale's, where courteous, accurate service and prompt deliveries are assured.

As in each of our 40 succeeding Christmases, we are ready to supply exactly what you want and offer myriads of suggestions.

"WE HAVE THE THINGS YOU'RE LOOKING FOR."

Copper, Nickel and Brass Novelties in Housefurnishings

At Just One Half Original Prices

In our Housefurnishing Store, in the basement, there is a display of copper, nickel and brass articles that is sure to arouse the enthusiasm of every woman. The whole range of useful household articles is embraced in the showing, which represents ends of the best manufacturers' stocks.

Every article is as perfect as it is possible to make it—none scratched or defective in any way. The unusual feature about them is they are priced at one-half what you can purchase them for anywhere outside of BLOOMINGDALES'. This showing is especially interesting in view of the appropriateness of the articles for gifts. Here's the interesting list:

Coaster Sets Toaster Holders Bottle Openers Bottle Holders Condiment Sets Ramekins

Five o'Clock Tea Kettles Coffee Percolators Chafing Dishes Individual Sugars and Creams

Tumbler Coasters Ash Receivers Match Holders Forks and Spoons for Chafing Dish Alcohol Stoves

Teapot Tiles Egg Holders Cramb Trays and Scrapers Tea Strainers Liquor Mixers

The variety includes both plain and filigree pieces, in copper, nickel and brass. Values from 25c. to \$12.00. The Special Prices 10c to \$6.00.

BLOOMINGDALES'

Xmas in the Greenhouses

We are prepared with the largest stock of flowering and decorative plants for Xmas gifts. Included in our splendid exhibition are the famous red Xmas plant—Poinsettias, Azaleas, Cyclamen, Primroses, Begonias, and all other flowering plants. Decorative plants too are here in wonderful profusion. They comprise Dracaenas; green, variegated and red palms; ready-filled fern dishes, Scotti and Boston ferns, rubber plants, and new violin rubber plants.

We are showing a stock that equals in value and scope those of any three exclusive florists in town and our prices afford considerable savings.

Plants purchased now can be held and delivered on Xmas morning as Xmas gifts.

Our Cut Flower Shop

Our Cut Flower Department on the 59th St. side will be supplied with as large a stock of fresh cut flowers, holly wreath, freshly imported English mistletoe, all kinds of Xmas greens as that of any five cut florists combined in New York. Prices mean a saving of 1-3 to 1-2 to you.

Place orders now for all kinds of Xmas greens, flowering plants and cut flowers, to be delivered specially early Xmas morning.

BLOOMINGDALES'

For Mere Man

Men's Holiday Neckwear, forming a complete exposition of the finest European and American silks. All of the fashionable styles of the day are shown, presenting every texture and color effect of the season, at \$1.50 & \$2.00.

Men's Combination Sets, for full dress and informal wear, consisting of knitted silk reefer, four-in-hand dress tie, Tuxedo Tie, and pair silk half hose. Colors white, black and pearl; also white and black mixtures, at \$5.98 and \$6.98.

Men's Scotch Comfort Jackets, slightly and warmly giving, in gray and heather mixtures. \$7.98.

Men's Fine Sweater Coats, of Zephyr worsted, knitted to retain shapeliness. Gray, in all sizes. \$6.98.

Men's Wool Blanket Robes, new coat styles, silk corded lapels, cuffs and pockets, in navy, green and dark red. \$8.98, \$9.98 and \$10.98.

BLOOMINGDALES'

Clocks of Character

Fine Gold Plate Clock and candelabra, decorated with exquisite miniatures, perfect reproduction of a French model twice its cost. \$25.00.

Imported Chime Clocks in mahogany and walnut cases, 14 hour Westminster chimes. \$25 and \$35.

Crystal Regulator and Colonial Clocks, fitted with fine French movements. \$25 to \$46.75.

Traveling Clock